

improve their homes, and it has assisted a few to make promising investments. It has at the same time encouraged some to save by paying a fair rate of interest on deposits. But it has scarcely touched the larger work which it will soon be in a position to undertake.

During the year now current there will be paid to civil servants in Ottawa a total sum of over \$4,000,000. Just how much of that will be saved no one may say. Possibly five per cent. The Civil Service Savings and Loan Society, so soon as its available capital will permit, proposes to encourage civil servants to acquire homes of their own by advancing them the money for that purpose. It will, at the same time, provide for the safe and profitable investment of small sums in its shares. These shares will earn a dividend, and should become increasingly valuable by reason of the reserve fund which will be accumulated to the credit of stockholders. There will, at the same time, be the indirect, but potential, effect of ex-

ample. Men are always induced to do things which they see their fellows doing. The spectacle of ten, twenty, or a hundred civil servants practising economy and becoming their own landlords will certainly have a salutary influence on others. The tendency will be to develop discussions among clerks along such lines, and that will be a good thing. It may lead to effort, and the man who tries is not likely to fail.

So, too, the co-operative schemes which are under way must inevitably produce good results. They will at least serve to show householders how money may be saved; and a dollar saved is a little better than a dollar made, because it engenders that very thing which is now being discussed—thrift. Still better, these undertakings which have already enabled many civil servants to save money on their coal, ice, apples, butter and such commodities, will exert an influence which cannot be measured by teaching people to think along economic lines. Sound thinking leads to safe action, and once

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